

WO-84  
Peninsula Bank  
Berlin  
Private

1902

The Peninsula Bank of Berlin, built in 1902 as the Exchange and Savings Bank, is one of a small collection of similar turn of the century bank buildings erected in Berlin, Snow Hill, and a few other Worcester County villages. Oriented to face the principal intersection of South Main and Bay streets, the front entrance is accented by a pyramidal roofed spire. Large round arched window openings filled with colored glass transom lights and paired single-pane sash are found within recessed bays to each side. In more recent years this building was joined to the old First National Bank that stands directly south by a hyphen.

During the years following the destructive August 1895 town fire, buildings were erected at this main intersection as indicated by the 1897 Sanborn Insurance map for Berlin. However, five years later the Democratic Messenger announced in a short article printed on March 15, 1902 that,

Work has commenced on the rebuilding of the Exchange and Savings Bank and it will be pushed forward as rapidly as possible. Mr. Slemmons, the contractor, says he can complete the work in thirty good working days. This was one of the prettiest banks on the shore before the recent fire, and will be rebuilt in the same manner and after the same style of architectural beauty.

HISTORIC CONTEXT INFORMATION

Resource Name: Exchange and Savings Bank

MHT Inventory Number: W0-84

MARYLAND COMPREHENSIVE HISTORIC PRESERVATION PLAN DATA:

1) Historic Period Theme(s):

Architecture, Commerce

2) Geographic Orientation:

Eastern Shore

3) Chronological/Developmental Period(s):

1870-1930 URBAN-INDUSTRIAL DOMINANCE

4) Resource Type(s):

1. STANDING STRUCTURE

a. Bank

# Maryland Historical Trust State Historic Sites Inventory Form

Survey No. WO-84

Magi No. 2400845712

DOE ☐ yes ☐ no

## 1. Name (indicate preferred name)

historic EXCHANGE ~~AND~~ AND SAVINGS BANK

and/or common PENINSULA BANK

## 2. Location

street & number 1 South Main Street ☐ not for publicationcity, town Berlin ☐ vicinity of congressional district First

state Maryland county Worcester

## 3. Classification

Category	Ownership	Status	Present Use
<input type="checkbox"/> district	<input checked="" type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture <input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial <input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational <input type="checkbox"/> private residence
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment <input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government <input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial <input type="checkbox"/> transportation
	<input checked="" type="checkbox"/> not applicable	<input type="checkbox"/> no	<input type="checkbox"/> military <input type="checkbox"/> other:

## 4. Owner of Property (give names and mailing addresses of all owners)

name Peninsula Bank

street &amp; number 1 South Main Street telephone no.:

city, town Berlin state and zip code MD 21811

## 5. Location of Legal Description

courthouse, registry of deeds, etc. Worcester County Clerk of Court liber

street &amp; number Worcester County Courthouse folio

city, town Snow Hill state MD 21863

## 6. Representation in Existing Historical Surveys

title Maryland Historic Sites Inventory

date 1967 ☐ federal ☒ state ☐ county ☐ local

depository for survey records Maryland Historical Trust

city, town Annapolis state MD 21401

## 7. Description

Survey No. W0-84

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved      date of move _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

The Peninsula Bank, formerly the Exchange and Savings Bank, stands at 1 South Main Street at the intersection of South Main and Bay streets in the center of Berlin, Worcester County, Maryland. The single-story brick bank is oriented to face the corner and a northwesterly direction, and the ridge of the modified hip roof is on a northwest/southeast axis.

Built in 1899, the single-story, stretcher and common bond brick structure was joined to the immediate building directly south, the old First National Bank, in later years. Both structures were planned with corner entrances and slate roofs.

The northern (main) elevation is an asymmetrical three-bay facade with a modern double-door entrance that is fitted with granite steps and a rusticated granite lintel. Originally, the front door was topped by a colored glass transom light. Rising above the front door is a pyramidal roofed spire, sheathed in slate and topped by a metal finial.

The adjacent bays are recessed slightly and accented with a rusticated granite stringcourse. The South Main Street elevation is marked by a large window opening filled with paired single-pane sash windows and surmounted by a colored glass transom window accented with a raised brick course. The window sill is rusticated granite as well. Covering the window is a metal grill, and finishing the base of the roof is a modest bracketed cornice.

The northern Bay Street elevation is filled with two large arched window openings in each recessed bay, and a small gable roof interrupts the cornice line. The paired single-pane sash are identical to the west window with colored glass above with single-pane sash. Granite sills and a granite stringcourse remain consistent as does the small bracketed cornice.

The rear wall, to which a drive-in window has been added, is laid in seven-course common bond with an arched window opening north of the drive through. A metal grill covers this window too.

The interior has been remodeled with a dropped acoustical tile ceiling and modern sheet paneling.

## 8. Significance

Survey No. WO-84

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

Specific dates 1899 Builder/Architect

check: Applicable Criteria: ☐ A ☐ B ☒ C ☐ D  
and/or

Applicable Exception: ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G

Level of Significance: ☐ national ☐ state ☒ local

Prepare both a summary paragraph of significance and a general statement of history and support.

The Peninsula Bank of Berlin, built in 1899 as the Exchange and Savings Bank, is one of a small collection of similar turn of the century banks erected in Berlin, Snow Hill and a few other Worcester County villages. Oriented to face the principal intersection of South Main and Bay streets, Peninsula bank is distinguished by a pyramidal roofed spire, a rusticated granite stringcourse and window sills, a slate roof and round arched colored glass windows over the north and west windows. Despite the well preserved exterior surfaces the interior has been remodeled with the addition of a dropped acoustical tile ceiling and sheet paneling over the plaster walls. The building that stands directly south, the former First National Bank, was joined to the corner building with a hyphen.

## 9. Major Bibliographical References

Survey No. WO-84

## 10. Geographical Data

Acreage of nominated property \_\_\_\_\_

Quadrangle name \_\_\_\_\_

Quadrangle scale \_\_\_\_\_

UTM References do NOT complete UTM references

A 

Zone	Easting					Northing			

B 

Zone	Easting					Northing			

C 

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D 

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E 

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F 

--	--	--	--	--	--	--	--	--	--

G 

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H 

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Verbal boundary description and justification

List all states and counties for properties overlapping state or county boundaries

state	code	county	code
state	code	county	code

## 11. Form Prepared By

name/title	Paul B. Touart, Architectural Historian		
organization	Worcester County	date	7/21/88
street & number	Worcester County Courthouse	telephone	301-632-1194
city or town	Snow Hill	state	MD 21401

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to: Maryland Historical Trust  
Shaw House  
21 State Circle  
Annapolis, Maryland 21401  
(301) 269-2438



W0-84

~~Case #~~

Date:

Building Name: Exchange & Savings Bank  
Public/Private Access

Description:

The Exchange and Savings Bank is located on the southeast corner of the intersection of So. Main and Jefferson Streets. The present bank complex was formed by joining two originally detached contemporary buildings. The southern most of the two buildings is a square 1 1/2 story composition in Pompeii brick laid in stretcher bond. A large round arch window is set between two end pilasters on the Main St. facade. The main entrance is in polychromatic slate covered conical roof tower set into the north west corner of the building. The central block of the building has a pedimented gable roof with gable ends oriented toward the east & west. The Bay Street facade has a polygonal bay window and one door.

Elaborate stamped sheet metal ornaments embellish the building. A modillion cornice with egg and dart and saw tooth mouldings decorate the gables. Individual swags from a band beneath the cornice and a wrap-a-round panel of swags decorates the upper portion of the entrance turret. Ridge cresting and finials compliment the roof.

Primary alterations to the building include the replacement of the original sash windows with fixed panes with blue opaque transoms and joining the building to the other bank building. Presently the building is in an excellent state of repair.

The north building of the bank is a rectangular 1 1/2 story red brick in stretcher composition with rock faced gray granite string course, sills and lintels. The building originally served as a drug store and has its main entrance in a pyramidal roofed rectilinear bay glass lunettes are the principal means of natural lighting. Pilasters articulate the facades into bays and with the water table provide a panelled appearance for the entire building. A small gable over the central bay of the north wall pierces through the eaves of the hipped roof.

Stamped sheet metal ornament similar to that on the Calvin B. Taylor Bank is present on the building. A continuous modillion cornice, ridge ornament, and finials are the decorative elements of the building.

Alterations to this building include the construction of a lateral addition to join it to the south building that on the Bay St. facade functions as a drive-in teller window. The stained glass lunette of the Main St. window and all original 1/1 sash have been replaced. The building is presently in excellent condition.

## INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

**1 NAME**

HISTORIC

Exchange &amp; Savings Bank

AND/OR COMMON

Peninsula Bank

**2 LOCATION**

STREET &amp; NUMBER

1 So. Main St.

CITY, TOWN

Berlin

VICINITY OF

CONGRESSIONAL DISTRICT

First

STATE

MD

COUNTY

Worcester

**3 CLASSIFICATION**

## CATEGORY

☐ DISTRICT☒ BUILDING(S)☐ STRUCTURE☐ SITE☐ OBJECT

## OWNERSHIP

☐ PUBLIC☒ PRIVATE☐ BOTH

## PUBLIC ACQUISITION

☐ IN PROCESS☐ BEING CONSIDERED

## STATUS

☒ OCCUPIED☐ UNOCCUPIED☐ WORK IN PROGRESS

## ACCESSIBLE

☒ YES: RESTRICTED☐ YES: UNRESTRICTED☐ NO

## PRESENT USE

☐ AGRICULTURE☐ MUSEUM☒ COMMERCIAL☐ PARK☐ EDUCATIONAL☐ PRIVATE RESIDENCE☐ ENTERTAINMENT☐ RELIGIOUS☐ GOVERNMENT☐ SCIENTIFIC☐ INDUSTRIAL☐ TRANSPORTATION☐ MILITARY☐ OTHER**4 OWNER OF PROPERTY**

NAME

Peninsula Bank

Telephone #: 641-2331

STREET &amp; NUMBER

P.O. Box 26

CITY, TOWN

Berlin

VICINITY OF

STATE, zip code

MD 21811

**5 LOCATION OF LEGAL DESCRIPTION**COURTHOUSE,  
REGISTRY OF DEEDS, ETC.

Worcester County Courthouse

Liber #: FWH 180

Folio #: 345

STREET &amp; NUMBER

CITY, TOWN

Snow Hill

STATE

MD

**6 REPRESENTATION IN EXISTING SURVEYS**

TITLE

State of Maryland Historic Sites Inventory

WO# 84

DATE

☐ FEDERAL ☒ STATE ☒ COUNTY ☐ LOCALDEPOSITORY FOR  
SURVEY RECORDS

CITY, TOWN

STATE



## 7 DESCRIPTION

### CONDITION

—EXCELLENT  
—GOOD  
—FAIR

—DETERIORATED  
—RUINS  
—UNEXPOSED

### CHECK ONE

—UNALTERED  
—ALTERED

### CHECK ONE

—ORIGINAL SITE  
—MOVED DATE \_\_\_\_\_

### DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The Exchange and Savings Bank is located on the southeast corner of the intersection of So. Main and Jefferson Streets. The present bank complex was formed by joining two originally detached contemporary buildings. The southern most of the two buildings is a square, 1 1/2 story composition in Pompeii brick laid in stretcher bond. A large round arch window is set between two end pilasters on the Main St. facade. The main entrance is in polychromatic slate covered conical roof tower set into the north west corner of the building. The central block of the building has a pedimented gable roof with gable ends oriented toward the east & west. The Bay Street facade has a polygonal bay window and one door.

Elaborate stamped sheet metal ornaments embellish the building. A modillion cornice with egg and dart and saw tooth mouldings decorate the gables. Individual swags from a band beneath the cornice and a wrap-a-round panel of swags decorates the upper portion of the entrance turret. Ridge cresting and finials compliment the roof.

Primary alterations to the building include the replacement of the original sash windows with fixed panes with blue opaque transoms and joining the building to the other bank building. Presently the building is in an excellent state of repair.

The north building of the bank is a rectangular 1 1/2 story red brick in stretcher composition with rock faced gray granite string course, sills and lintels. The building originally served as a drug store and has its main entrance in a pyramidal roof rectilinear bay set into the north west corner. Paired windows beneath stained glass lunettes are the principal means of natural lighting. Pilasters articulate the facades into bays and with the water table provide a panelled appearance for the entire building. A small gable over the central bay of the north wall pierces through the eaves of the hipped roof.

Stamped sheet metal ornament similar to that on the Calvin B. Taylor Bank is present on the building. A continuous modillion cornice, ridge ornament, and finials are the decorative elements of the building.

Alterations to this building include the construction of a lateral addition to join it to the south building, that on the Bay St. facade functions as a drive-in teller window. The stained glass lunette of the Main St. window and all original 1/1 sash have been replaced. The building is presently in excellent condition.

# 8 SIGNIFICANCE

WD-84

PERIOD		AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW			
<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION	
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE	
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE	
<input type="checkbox"/> 1600-1699	<input type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN	
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER	
<input type="checkbox"/> 1800-1899	<input type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION	
<input type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)	
		<input type="checkbox"/> INVENTION			

SPECIFIC DATES

BUILDER/ARCHITECT

## STATEMENT OF SIGNIFICANCE

The Exchange and Savings Bank buildings are significant to the Berlin Commercial District because of their pivotal role and unique design. As pivotal structures they constitute a focal point, a point of reference or orientation within the district. When considered with the Paran Lidge across the street they frame a view or streetscape of Main Street whether looking north along N. Main Street or south from N. Main. Their scale and construction materials also contribute to cohesiveness of the district.

Considered individually, the buildings are significant in Berlin because of their unique architectural design. Derivations of the Richardsonian Romanesque and Queen Anne styles, they represent two of four examples of buildings deviating from the commercial style of architecture in Berlin. Similarities exist between the north building and the Calvin B. Taylor Bank and suggest perhaps the hand of the same designer.

CONTINUE ON SEPARATE SHEET IF NECESSARY

## 9 MAJOR BIBLIOGRAPHICAL REFERENCES

CONTINUE ON SEPARATE SHEET IF NECESSARY

## 10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY less than one

### VERBAL BOUNDARY DESCRIPTION

Site 84 on syrvey map.

### LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE

COUNTY

STATE

COUNTY

## 11 FORM PREPARED BY

NAME / TITLE

Kenneth T. Pribanic, Consultant

August 1979

ORGANIZATION

Mayor and Council

DATE

STREET & NUMBER

10 Williams Street

TELEPHONE

301-641-2770

CITY OR TOWN

Berlin

STATE

MD

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RETURN TO: Maryland Historical Trust  
The Shaw House, 21 State Circle  
Annapolis, Maryland 21401  
(301) 267-1438

1. STATE <b>Maryland</b> COUNTY <b>Worcester</b> TOWN <b>Berlin</b> VICINITY STREET NO. <b>Main Street</b>		HISTORIC AMERICAN BUILDINGS SURVEY INVENTORY <b>WO-84A</b>	
ORIGINAL OWNER ORIGINAL USE <b>Bank</b> PRESENT OWNER <b>Exchange &amp; Savings Bank</b> PRESENT USE <b>Bank</b> WALL CONSTRUCTION <b>brick</b> NO. OF STORIES <b>1</b>		2. NAME <b>Exchange &amp; Savings Bank</b>  DATE OR PERIOD <b>1899</b> STYLE ARCHITECT BUILDER	
4. NOTABLE FEATURES, HISTORICAL SIGNIFICANCE AND DESCRIPTION		3. FOR LIBRARY OF CONGRESS USE	
<p>Exchange and Savings Bank, Berlin, was built in 1899 in an eclectic style then prevalent in small town banks. It is a small one-story brick building built on a corner of two streets and having its entrance on the corner of the building. The smooth brick walls are laid in all stretcher bond with very narrow mortar joint. The present entrance has a modern all-glass double door with a blue glass panel above (in place of transom) with the name of the bank. This opening is supported by a granite lintel and above that is an open pediment. Atop the pediment which is a projection from the fifth side of the hipped roof, is a small pyramidal tower with finial.</p> <p>The side facing Main Street has one opening set between pilaster strips, with a double window having a semicircular</p> <p>[continued on reverse]</p>			
5. PHYSICAL CONDITION OF STRUCTURE    Endangered <b>NO</b> Interior    Exterior <b>GOOD</b>			
6. LOCATION MAP (Plan Optional)		7. PHOTOGRAPH	
8. PUBLISHED SOURCES (Author, Title, Pages) INTERVIEWS, RECORDS, PHOTOS, ETC.		9. NAME, ADDRESS AND TITLE OF RECORDER <b>Michael Bourne</b> MD. HISTORICAL TRUST BOX 1704 ANNAPOLIS, MD. 21404  DATE OF RECORD <b>August 1969</b>	

WO-84A  
continued

stain-glass fanlight above, and a decorative brick arch. There are bars over the windows and at the impost level a granite band extends around the building. The east side has two windows set in panels, flanking a narrow inset panel with pediment. The cornice has simple modillion blocks and the ridge of the roof has a decorative tin capping.

1. STATE <b>Maryland</b> COUNTY <b>Worcester</b> TOWN <b>Berlin</b> VICINITY STREET NO. <b>Main Street</b>  ORIGINAL OWNER ORIGINAL USE <b>Bank (?)</b> PRESENT OWNER <b>Exchange &amp; Savings Bank</b> PRESENT USE <b>Bank (?)</b> WALL CONSTRUCTION <b>brick</b> NO. OF STORIES <b>1</b>		HISTORIC AMERICAN BUILDINGS SURVEY INVENTORY <b>WO-84B</b>	
		2. NAME <b>Exchange &amp; Savings Bank</b>  DATE OR PERIOD <b>1899</b> STYLE ARCHITECT BUILDER	
		3. FOR LIBRARY OF CONGRESS USE	
4. NOTABLE FEATURES, HISTORICAL SIGNIFICANCE AND DESCRIPTION			
OPEN TO PUBLIC			
<p>West of the main building (84A) is another similar structure with round tower containing the entrance. Glazed light brown brick is used for its walls, which are laid in all stretcher bond. The roof of the tower is conical and sheathed with slate. Beneath the roof is a cornice consisting of tin panels with garlands in relief. There is one large window with semicircular arch, flanked by brick pilasters.</p> <p>A great assortment of architectural and decorative motifs are used in the cornice and pediment located above the semicircular window. They include garlands, modillion blocks, egg &amp; dart molding and simpler crown moldings, etc. This building also has a decorative tin ridge cap on the slate roof.</p>			
5. PHYSICAL CONDITION OF STRUCTURE    Endangered    Interior    Exterior			
6. LOCATION MAP (Plan Optional)			
7. PHOTOGRAPH			
8. PUBLISHED SOURCES (Author, Title, Pages) INTERVIEWS, RECORDS, PHOTOS, ETC.		9. NAME, ADDRESS AND TITLE OF RECORDER <b>Michael Bourne</b> MD. HISTORICAL TRUST BOX 1704 ANNAPOLIS, MD. 21404  DATE OF RECORD <b>August 1969</b>	







LIN COMMERCIAL DISTRICT

WO # 84

Building Exchange and Savings Bank (two buildings)

Address 1 So. Main St.

WO-84-

WO-84  
EXCHANGE AND SAVINGS BANK  
Berlin, MD Quadrangle  
1967

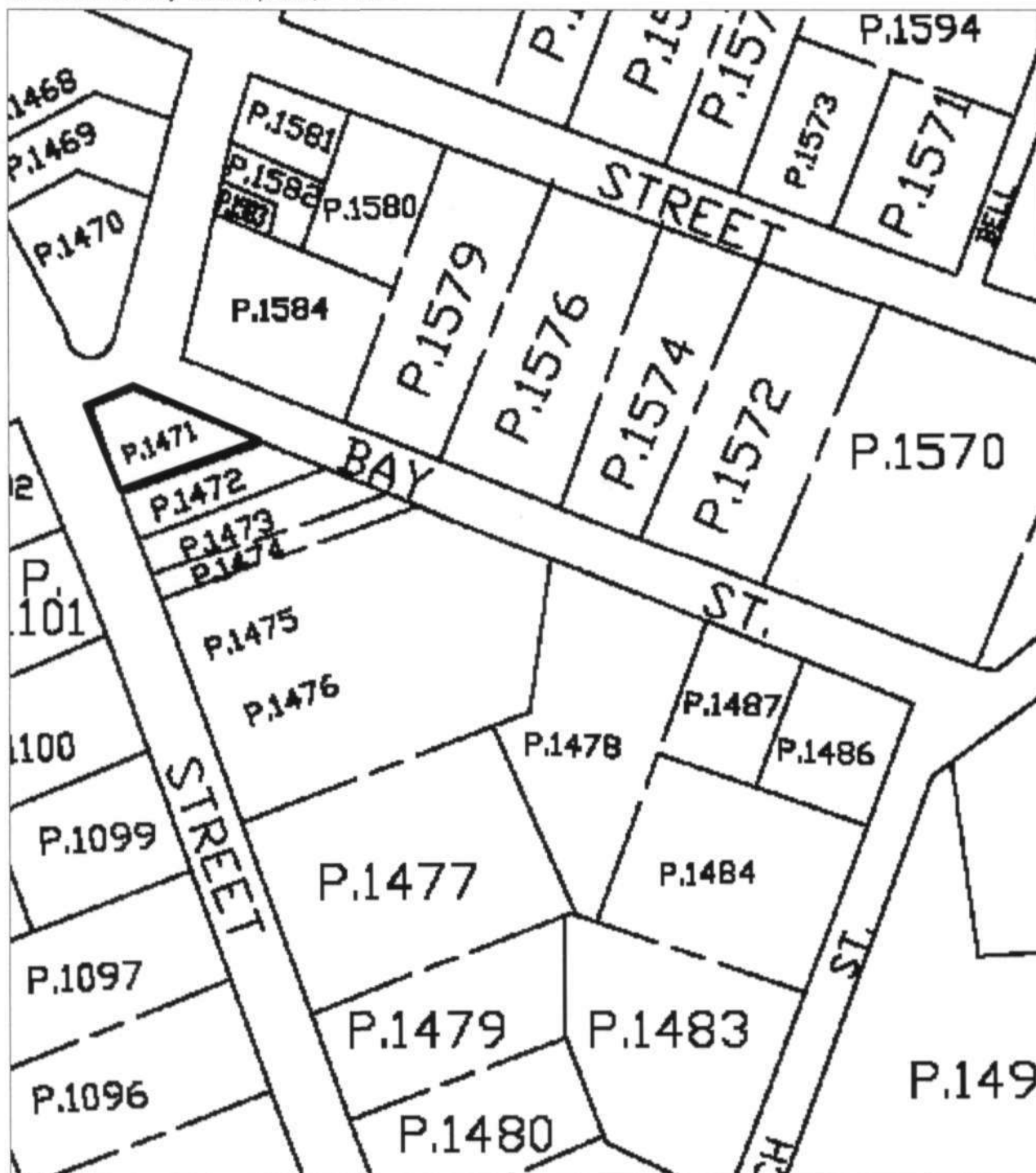


WO-84

Peninsula Bank (Exchange & Savings Bank) (Originally both buildings, now north building only)

1 S. Main Street (MD 818), Berlin

Worcester County Tax Map 300, P. 1471



WO-84  
Peninsula Bank (Exchange and Savings Bank)  
1 S. Main St.  
Berlin  
Berlin Quad.  
Worcester County





Exchange & Savings Bank - WO-84

60

11/69 Michael BOURNE